

Net Interest Margin of Large Banks¹

Name	Net Interest Margin ²					
	QoQ Change Bps (3Q23 vs. 2Q23)	3Q23	2Q23	1Q23	4Q22	YTD Change Bps (3Q23 vs. 4Q22)
Top 15 Banks by NIM Expansion QoQ						
AMERICAN EXPRESS NATIONAL BANK	17.0	7.14%	6.97%	7.01%	6.91%	23.0
FLAGSTAR BANK, NATIONAL ASSOCIATION	14.0	3.10%	2.96%	2.59%	2.12%	98.0
SYNCHRONY BANK	13.0	11.81%	11.68%	11.56%	11.45%	36.0
FIRST-CITIZENS BANK & TRUST COMPANY	10.0	3.93%	3.83%	3.37%	3.11%	82.0
MORGAN STANLEY BANK, N.A.	8.0	2.73%	2.65%	2.59%	2.22%	51.0
CAPITAL ONE, NATIONAL ASSOCIATION	5.0	6.68%	6.63%	6.69%	7.38%	-70.0
MORGAN STANLEY PRIVATE BANK, NATIONAL ASSOCIATION	5.0	1.97%	1.92%	2.01%	1.99%	-2.0
TD BANK, N.A.	4.0	2.59%	2.55%	2.55%	2.11%	48.0
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	4.0	3.01%	2.97%	2.96%	2.21%	80.0
USAA FEDERAL SAVINGS BANK	3.0	3.91%	3.88%	3.93%	3.87%	4.0
CITIBANK, N.A.	3.0	2.89%	2.86%	2.85%	2.76%	13.0
BMO BANK NATIONAL ASSOCIATION	2.0	3.23%	3.21%	3.09%	2.57%	66.0
DISCOVER BANK	1.0	9.88%	9.87%	9.95%	9.97%	-9.0
WELLS FARGO BANK, NATIONAL ASSOCIATION	0.0	3.55%	3.55%	3.54%	2.84%	71.0
HUNTINGTON NATIONAL BANK, THE	0.0	3.27%	3.27%	3.39%	3.27%	0.0
BANK OF AMERICA, NATIONAL ASSOCIATION	-1.0	2.72%	2.73%	2.81%	2.40%	32.0
TRUIST BANK	-2.0	3.12%	3.14%	3.26%	3.10%	2.0
Top 15 Banks by NIM Compression QoQ						
BANK OF NEW YORK MELLON, THE	-2.0	1.37%	1.39%	1.41%	1.00%	37.0
PNC BANK, NATIONAL ASSOCIATION	-3.0	2.90%	2.93%	2.93%	2.67%	23.0
STATE STREET BANK AND TRUST COMPANY	-3.0	1.49%	1.52%	1.53%	1.19%	30.0
MANUFACTURERS AND TRADERS TRUST COMPANY	-4.0	3.98%	4.02%	4.05%	3.21%	77.0
NORTHERN TRUST COMPANY, THE	-4.0	1.51%	1.55%	1.56%	1.34%	17.0
CITIZENS BANK, NATIONAL ASSOCIATION	-5.0	3.21%	3.26%	3.30%	3.14%	7.0
FIFTH THIRD BANK, NATIONAL ASSOCIATION	-5.0	3.31%	3.36%	3.44%	3.13%	18.0
ALLY BANK	-5.0	3.66%	3.71%	3.77%	4.23%	-57.0
GOLDMAN SACHS BANK USA	-6.0	1.90%	1.96%	1.99%	1.53%	37.0
UBS BANK USA	-7.0	2.13%	2.20%	2.32%	2.04%	9.0
HSBC BANK USA, NATIONAL ASSOCIATION	-8.0	1.46%	1.54%	1.63%	1.43%	3.0
KEYBANK NATIONAL ASSOCIATION	-9.0	2.33%	2.42%	2.58%	2.68%	-35.0
CHARLES SCHWAB BANK, SSB	-9.0	0.87%	0.96%	1.22%	1.47%	-60.0
REGIONS BANK	-12.0	4.08%	4.20%	4.26%	3.42%	66.0
U.S. BANK NATIONAL ASSOCIATION	-13.0	3.16%	3.29%	2.90%	2.78%	38.0
Average³	0	3.53%	3.53%	3.53%	3.30%	23
Median³	5	3.11%	3.06%	2.95%	2.72%	39

Data based on the Uniform Bank Performance Report (UBPR).

Banks are ranked by quarter-over-quarter change of net interest margin.

¹Large banks include U.S. commercial banks, savings banks, and savings and loans associations having assets above \$100 billion (peer size group = 32).

²Net interest margin is defined as total interest income less total interest expense relative to average assets (calculated on a tax equivalent basis).

³Average and median represent values for the entire peer group.

Source: KBRA Financial Intelligence

Net Interest Margin of Community Banks¹

Name	Net Interest Margin ²					YTD Change Bps (3Q23 vs. 4Q22)
	QoQ Change Bps (3Q23 vs. 2Q23)	3Q23	2Q23	1Q23	4Q22	
Top 15 Banks by NIM Expansion QoQ						
BANK OF ORRICK, THE	2284.0	42.09%	19.25%	8.89%	7.25%	3484.0
LEGENDS WEST BANK	306.0	7.10%	4.04%	3.88%	2.83%	427.0
BLACKHAWK BANK	206.0	5.70%	3.64%	3.69%	3.50%	220.0
STATE BANK OF DANVERS	197.0	4.19%	2.22%	2.21%	2.25%	194.0
COLORADO BANK AND TRUST COMPANY OF LA JUNTA, THE	150.0	6.28%	4.78%	4.62%	4.29%	199.0
NATIONAL ADVISORS TRUST COMPANY	112.0	3.97%	2.85%	1.18%	1.91%	206.0
KEY NATIONAL TRUST COMPANY OF DELAWARE	104.0	7.29%	6.25%	6.25%	7.03%	26.0
SQUARE FINANCIAL SERVICES, INC.	101.0	15.99%	14.98%	13.59%	14.66%	133.0
HIGHTOWER TRUST COMPANY, NATIONAL ASSOCIATION, THE	92.0	3.98%	3.06%	1.56%	0.00%	398.0
BEAUREGARD FEDERAL SAVINGS BANK	87.0	5.01%	4.14%	4.24%	4.07%	94.0
CERIDIAN NATIONAL TRUST BANK	85.0	4.51%	3.66%	0.23%		-
FIDELITY BANK OF TEXAS	84.0	5.05%	4.21%	4.20%	3.18%	187.0
GN BANK	81.0	5.63%	4.82%	4.56%	4.08%	155.0
GLENMEDE TRUST COMPANY, NATIONAL ASSOCIATION, THE	80.0	4.66%	3.86%	3.30%	1.36%	330.0
IOWA FALLS STATE BANK	74.0	4.94%	4.20%	3.19%	3.43%	151.0
Top 15 Banks by NIM Compression QoQ						
BENTON STATE BANK	-56.0	3.82%	4.38%	4.28%	4.21%	-39.0
SHORE UNITED BANK, NATIONAL ASSOCIATION	-58.0	2.39%	2.97%	3.19%	3.23%	-84.0
ITS BANK	-64.0	7.64%	8.28%	8.24%	6.49%	115.0
CITIZENS BANK	-68.0	2.68%	3.36%	3.36%	3.03%	-35.0
NOKOMIS SAVINGS BANK	-69.0	1.17%	1.86%	2.18%	2.16%	-99.0
TIOGA-FRANKLIN SAVINGS BANK	-70.0	4.41%	5.11%	4.96%	4.43%	-2.0
FIRST CENTURY BANK, NATIONAL ASSOCIATION	-72.0	5.76%	6.48%	8.46%	3.83%	193.0
UMB BANK & TRUST, NATIONAL ASSOCIATION	-74.0	5.93%	6.67%	4.44%	5.56%	37.0
M1 BANK	-74.0	5.18%	5.92%	7.86%	4.22%	96.0
SOMERSET REGAL BANK	-82.0	1.41%	2.23%	2.33%	2.17%	-76.0
ANCHORAGE DIGITAL BANK NATIONAL ASSOCIATION	-104.0	2.31%	3.35%	3.07%	2.49%	-18.0
BANK OF CALHOUN COUNTY	-168.0	1.80%	3.48%	3.41%	2.61%	-81.0
HARMONY BANK	-383.0	6.35%	10.18%	4.83%	4.62%	173.0
WELLINGTON TRUST COMPANY NATIONAL ASSOCIATION	-448.0	-353.92%	-349.44%	-340.45%	-128.65%	-22527.0
BANK OF JACKSON HOLE TRUST	-14940.0	6.96%	156.36%		0.00%	696.0
Average³	-4	3.47%	3.51%	3.49%	3.45%	2
Median³	-1	3.42%	3.43%	3.45%	3.34%	8

Data based on the Uniform Bank Performance Report (UBPR).

Banks are ranked by quarter-over-quarter change of net interest margin.

¹Community banks include U.S. commercial banks, savings banks, and savings and loans associations having assets below \$10 billion (peer group size = 4513).

²Net interest margin is defined as total interest income less total interest expense relative to average assets (not calculated on a tax equivalent basis).

³Average and median represent values for the entire peer group.

Net Interest Margin of Regional Banks¹

Name	Net Interest Margin ²					YTD Change Bps (3Q23 vs. 4Q22)
	QoQ Change Bps (3Q23 vs. 2Q23)	3Q23	2Q23	1Q23	4Q22	
Top 15 Banks by NIM Expansion QoQ						
COMENITY CAPITAL BANK	51.0	17.53%	17.02%	16.98%	17.73%	-20.0
HTLF BANK	37.0	3.59%	3.22%	3.33%	3.22%	37.0
CUSTOMERS BANK	23.0	3.27%	3.04%	2.93%	3.21%	6.0
WELLS FARGO NATIONAL BANK WEST	20.0	-0.12%	-0.32%	-0.34%	1.04%	-116.0
DEUTSCHE BANK TRUST COMPANY AMERICAS	17.0	3.80%	3.63%	3.45%	1.72%	208.0
AMERIPRISE BANK, FSB	12.0	4.14%	4.02%	3.84%	2.55%	159.0
BARCLAYS BANK DELAWARE	9.0	10.99%	10.90%	11.06%	9.94%	105.0
TD BANK USA, NATIONAL ASSOCIATION	7.0	6.20%	6.13%	6.18%	5.72%	48.0
CHARLES SCHWAB TRUST BANK	7.0	2.07%	2.00%	1.97%	1.45%	62.0
OPTUM BANK, INC.	6.0	3.32%	3.26%	3.17%	2.36%	96.0
ARVEST BANK	4.0	3.05%	3.01%	3.00%	2.98%	7.0
WESTERN ALLIANCE BANK	4.0	3.58%	3.54%	3.68%	3.65%	-7.0
EVERBANK, NATIONAL ASSOCIATION	3.0	2.05%	2.02%	2.09%	2.44%	-39.0
AXOS BANK	3.0	4.50%	4.47%	4.60%	4.59%	-9.0
BNY MELLON, NATIONAL ASSOCIATION	3.0	1.09%	1.06%	1.10%	1.29%	-20.0
Top 15 Banks by NIM Compression QoQ						
SANDY SPRING BANK	-9.0	2.85%	2.94%	3.06%	3.55%	-70.0
GLACIER BANK	-10.0	2.83%	2.93%	3.08%	3.32%	-49.0
INDEPENDENT BANK DBA INDEPENDENT FINANCIAL	-10.0	2.92%	3.02%	3.20%	3.56%	-64.0
PROVIDENT BANK	-10.0	3.19%	3.29%	3.45%	3.34%	-15.0
BANK OZK	-11.0	5.22%	5.33%	5.40%	4.79%	43.0
CITY NATIONAL BANK OF FLORIDA	-12.0	2.03%	2.15%	2.31%	2.80%	-77.0
FIRST HORIZON BANK	-13.0	3.45%	3.58%	3.82%	3.11%	34.0
SERVISFIRST BANK	-13.0	2.91%	3.04%	3.13%	3.41%	-50.0
COMERICA BANK	-13.0	3.12%	3.25%	3.55%	3.04%	8.0
BOKF, NATIONAL ASSOCIATION	-14.0	2.96%	3.10%	3.25%	2.83%	13.0
WASHINGTON TRUST BANK	-14.0	2.81%	2.95%	3.25%	3.08%	-27.0
SEACOAST NATIONAL BANK	-15.0	3.85%	4.00%	4.20%	3.61%	24.0
BANK OF AMERICA CALIFORNIA, NATIONAL ASSOCIATION	-18.0	1.88%	2.06%	2.31%	2.05%	-17.0
RAYMOND JAMES BANK	-23.0	3.48%	3.71%	3.96%	2.81%	67.0
PACIFIC WESTERN BANK	-25.0	2.12%	2.37%	2.88%	3.48%	-136.0
Average³	-3	3.40%	3.42%	3.50%	3.39%	0
Median³	-4	3.20%	3.24%	3.34%	3.26%	-6

Data based on the Uniform Bank Performance Report (UBPR).

Banks are ranked by quarter-over-quarter change of net interest margin.

¹Regional banks include U.S. commercial banks, savings banks, and savings and loans associations having assets between \$10 billion and \$100 billion (peer size group = 124).

²Net interest margin is defined as total interest income less total interest expense relative to average assets (calculated on a tax equivalent basis).

³Average and median represent values for the entire peer group.

Source: KBRA Financial Intelligence

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